

2018 Plan Year—State Employees’ Prescription Drug Plan



Welcome to CVS Caremark

We manage your prescription benefits like your health insurance company manages your medical benefits. That means helping you get the medication you need and helping you find ways to save.



Digital Benefits

Our digital tools make it easy to find ways to save money on your medications, and save time managing them for you and your family. Be sure to register at Caremark.com and download the CVS Caremark mobile app—that way you won't miss out on any saving opportunities.

Check out a few of our favorite cost and time-saving tools:

Rx delivery by mail

Start filling in 90-day quantities with just a picture of your Rx label—same cost as two 30-day retail fills.

Check Drug Costs and Coverage

View side-by-side cost comparisons of medications to see where you can save.

Find a network pharmacy

Rx costs are lowest when you fill at a pharmacy that's part of your network.

Quick start new orders

Transfer a current Rx, or submit a new one with a picture of the label (or written Rx).

Manage all your Rx in the same place

Easily manage prescriptions you get from your local pharmacy, by mail or through a specialty pharmacy in one place—our mobile app.

Quick and easy refills

Scan your Rx label with your smart phone—or enroll in Text Refill Reminders.

Customize notifications and reminders

Choose how to receive information about your prescriptions—by text, email or phone.

Find more ways to save at Caremark.com and with the CVS Caremark mobile app.

90-Day Supplies

Save on medications you take regularly (such as high blood pressure or diabetes medicine) by filling them in up to 90-day supplies. You'll have the medication you need, when you need it—with the choice of delivery by mail or pharmacy pick up.

Save money

One 90-day supply typically costs about the same as two 30-day supplies.

Save time

Eliminate the need for monthly trips to the pharmacy by filling up to a 90-day supply with delivery directly to your door or by only picking up in person once every three months—the choice is yours.

Choose delivery by mail or pick up

We'll deliver your 90-day supplies anywhere you like, with no-cost shipping and provide status alerts for tracking. Our discreet packages are tamper-proof, weather-proof and temperature controlled, so it's a safe option for you.

- OR -

You can go to [caremark.com/sofrxplan](https://www.caremark.com/sofrxplan) or register at [caremark.com](https://www.caremark.com) to locate a participating 90-day retail pharmacy in your area—then pickup when it's convenient for you.

Two easy ways to get started at mail

Online

Visit [Caremark.com](https://www.caremark.com)

- OR -

By phone

Call customer care at **1-888-766-5490**.

Be ready with your CVS Caremark ID card, mailing information, long-term medicine name, payment method (i.e. credit card number) and doctor's information

We'll contact your doctor for a new prescription and handle all the details.



Manage your refills at [Caremark.com](https://www.caremark.com) or the CVS Caremark mobile app.



Your Health in a Digital World informational video.



Download the CVS Caremark mobile app.





Generic Medications

We're committed to making sure you have access to the medications you need at the lowest possible cost. One way is to consider a generic equivalent to your brand-name medication. Generics are just as safe and effective as brand-name medications, and offer savings of up to 80%. In fact, nearly nine in 10 prescriptions filled through CVS Caremark are for generic medications.*¹

Generic facts you can trust from the U.S. Food and Drug Administration (FDA)

- The FDA requires generics to have the same active ingredients, strength and dosage form as their brand-name counterparts
- The FDA requires proof that a generic performs the same as its brand-name counterpart
- The FDA monitors adverse effects and conducts ongoing quality control
- Many generic drugs are made in the same manufacturing plants as brand-name drug products and must pass the same quality standards

Ready to save with generics?

Current prescriptions

If you are currently taking a brand-name medication, ask your doctor or your pharmacist before your next refill if a generic is available.

New prescriptions

Any time you are prescribed a new medication, be sure to ask if a generic is available when it is being written.

Use the *Check Drug Cost* tool on Caremark.com to do a side-by-side cost comparison.

*Source: CVS Health Book of Business, Funded Clients, January–April 2017. Provided by Enterprise Analytics, May 2017.

1. Research shows that individuals on average can save 30 to 80 percent by using generics. Your savings will vary based on your plan and/or drug prescribed. Source: Generic Pharmaceutical Association website, 2015. <http://www.gphaonline.org/about/generic-medicines>.

Preparing for an Emergency

In the event of an emergency

The storm and fire seasons can be stressful. To make sure that you are taking the best possible care of yourself during these times, we suggest using the following information to put together a proactive emergency medication plan.

Once you have developed an emergency medication plan, you may want to share it with your doctor, especially if you have complex medications, such as those that need pumps or nebulizers.

You may also want to talk to your child's school or child-care center about their emergency plan for your child's medication.

Emergency plan guidelines

- Keep all your medications in one place in your house, so if you need to evacuate you can quickly and easily take them with you
- Stock your emergency kit with vitamins and over-the-counter medications you might need, such as pain relievers, antacids and cold-relief medications
- Keep a list of your medications and health care providers (name and phone number) in your wallet, along with your CVS Caremark ID card. Record the drug name, strength (e.g., 10 mg, 20 mg), dosage form (e.g., pill, liquid, cream)

If you use:

CVS Caremark Mail Service Pharmacy

If an emergency affects the mail service pharmacy that fills your prescriptions, we will route your prescriptions to another CVS Caremark Mail Service Pharmacy location.

If you do not have access to your prescription medications during a disaster, call your CareTeam at **1-888-766-5490** for assistance.

If allowed by your plan, we can arrange for a short-term supply of your medication(s) that you can pick up at an in-network pharmacy.

If your medication is being held at the post office and you cannot pick it up, call your CareTeam at **1-888-766-5490** for assistance.

Someone can help you get your medication shipped to an alternate address and, if necessary, help make arrangements for medications that require special handling, such as a cold pack.

CVS Specialty Pharmacy

If you must leave your home during an emergency or natural disaster, plan on taking at least three days' worth of medication and supplies with you (or more if recommended by the local authorities). If your medication needs refrigeration, bring a cooler filled with ice to safely store your medication while you are away from home.

If you use an electric infusion pump and your electricity is off, pack three days' worth of medication and supplies (or more if recommended by the local authorities) and go to the nearest hospital or shelter until the electricity is turned back on.

Your local pharmacy

If your local pharmacy is not able to serve you during or after a disaster, we can help you find another in-network pharmacy nearby. Call your CareTeam at **1-888-766-5490** for assistance.

We care about your well-being especially during emergencies and natural disasters. Please contact your CareTeam at **1-888-766-5490** if you need any assistance with your prescription medications.



For additional information on emergency planning, please visit these websites*

- Federal Emergency Management Agency: www.fema.gov
- American Red Cross: www.redcross.org

*CVS Caremark does not operate the websites/organizations listed here, nor is it responsible for the availability or reliability of their content. These listings do not imply or constitute an endorsement, sponsorship or recommendation by CVS Caremark.

The State Employees' Prescription Drug Plan administered by CVS Caremark

Your prescription benefit is designed to bring you quality pharmacy care that will help you save money. The following is a brief summary of your prescription benefits which offers two ways for you to save on your maintenance medications.

	For short-term medications 30-day supply Participating Retail Pharmacy
Maximum Supply	Up to a 30-day supply
When to Use/Where to Refill	For a short-term medication such as antibiotics, fill a 30-day supply at a retail pharmacy participating in the CVS Caremark network. Our network includes more than 59,000 pharmacies nationwide, including chain pharmacies and 20,000 independent pharmacies.

STANDARD PPO OPTION

Cost to You	Generic Medications ¹ \$7 Preferred Brand-Name Medications ² \$30 Non-Preferred Brand-Name Medications ³ \$50
Global In-Network Out-of-Pocket Maximum	\$7,350 per individual • \$14,700 per family (Combined Pharmacy & Medical)

STANDARD HMO OPTION (In-Network Only)

Cost to You	Generic Medications ¹ \$7 Preferred Brand-Name Medications ² \$30 Non-Preferred Brand-Name Medications ³ \$50
Global In-Network Out-of-Pocket Maximum	\$7,350 per individual • \$14,700 per family (Combined Pharmacy & Medical)

HEALTH INVESTOR PPO OPTION

Cost to You	Generic Medications ¹ 30% Preferred Brand-Name Medications ² 30% Non-Preferred Brand-Name Medications ³ 50%
Annual Deductible	In-Network: \$1,350 per individual • \$2,700 per family Non-Network:
Annual Coinsurance Maximum	In-Network: \$3,000 per individual • \$6,000 per family Non-Network:
Global In-Network Out-of-Pocket Maximum	\$4,350 per individual • \$8,700 per family (Combined Pharmacy & Medical)

HEALTH INVESTOR HMO OPTION (In-Network Only)

Cost to You	Generic Medications ¹ 30% Preferred Brand-Name Medications ² 30% Non-Preferred Brand-Name Medications ³ 50%
Annual Deductible	\$1,350 per individual • \$2,700 per family (Combined Pharmacy & Medical)
Annual Coinsurance Maximum	\$1,650 per individual • \$3,300 per family (Combined Pharmacy & Medical)
Global In-Network Out-of-Pocket Maximum	\$3,000 per individual • \$6,000 per family (Combined Pharmacy & Medical)

1. Ask your doctor or other prescriber if there is a generic available, as these generally cost less. 2. If a generic is not available or appropriate, ask your doctor or healthcare provider to prescribe from the preferred drug list. 3. You will pay the most for medications not on the preferred drug list.

PLEASE NOTE: When a generic is available, but the pharmacy dispenses the brand-name medication for any reason other than doctor or other prescriber indicates "Dispense as Written," you will pay the difference between the brand-name medication and the generic plus the brand copayment.



- www.caremark.com/sofrxplan for general Rx Plan information
- www.caremark.com register and log in for personal information



Customer Care
1-888-766-5490

For maintenance medications 90-day supply Mail Service Pharmacy or Participating 90-Day Maintenance at Retail Pharmacy

Up to a 90-day supply

For maintenance medications that are taken regularly for chronic conditions such as high blood pressure, asthma, diabetes or high cholesterol, this Plan offers you choice and ways to save by filling a 90-day supply through:

CVS Caremark Mail Service Pharmacy

- Enjoy convenient home delivery
- Receive your medications in private, tamper-resistant and (when needed) temperature-controlled packaging
- Talk to a pharmacist by phone

90-Day Maintenance at Retail:

- Pick up your maintenance medication at a time that is convenient for you
- Enjoy same-day prescription availability
- Talk with a pharmacist face-to-face

Generic Medications¹ **\$14**
Preferred Brand-Name Medications² **\$60**
Non-Preferred Brand-Name Medications³ **\$100**

\$7,350 per individual • \$14,700 per family (Combined Pharmacy & Medical)

Generic Medications¹ **\$14**
Preferred Brand-Name Medications² **\$60**
Non-Preferred Brand-Name Medications³ **\$100**

\$7,350 per individual • \$14,700 per family (Combined Pharmacy & Medical)

Generic Medications¹ **30%**
Preferred Brand-Name Medications² **30%**
Non-Preferred Brand-Name Medications³ **50%**

\$2,500 per individual • \$5,000 per family (Combined Pharmacy & Medical)

\$7,500 per individual • \$15,000 per family (Combined Pharmacy & Medical)

\$4,350 per individual • \$8,700 per family (Combined Pharmacy & Medical)

Generic Medications¹ **30%**
Preferred Brand-Name Medications² **30%**
Non-Preferred Brand-Name Medications³ **50%**

\$1,350 per individual • \$2,700 per family (Combined Pharmacy & Medical)

\$1,650 per individual • \$3,300 per family (Combined Pharmacy & Medical)

\$3,000 per individual • \$6,000 per family (Combined Pharmacy & Medical)

www.caremark.com/sofrxplan is a site where you can access prescription drug copayment information, preferred drug list, maintenance medication drug list and information about the RX Plan. You can easily order refills and manage your prescriptions anytime at www.caremark.com; registration and log-in required.

This is only a summary of benefits; refer to your Benefit Document or Certificate of Coverage for a more detailed description of the benefits covered under your Plan.

